

Debtor 1 ESTATE OF GAUDIA E SPENCE
NameCase number (if known) 19-19601**Fill in this information to identify the case:**Debtor 1 ESTATE OF GAUDIA E SPENCEDebtor 2 ROWAN BOWEN
(Spouse, if filing)United States Bankruptcy Court for District of New Jersey
the:

(State)

Case Number: 19-19601**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: SHELLPOINT MORTGAGE SERVICING Court claim no. (if known): 24Last 4 digits of any number you use to identify the debtor's account 8 1 7 7Property Address: 7 WHITMAN AVENUE
EAST ORANGE, NJ 07017**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage (or total allowed amount for a mortgage paid in full through the plan):	(a) \$11,281.24
b. Prepetition arrearage paid by the trustee:	(b) \$11,281.24
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) SEE REGISTRY IF APPLICABLE
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$0.00
e. Allowed postpetition arrearage:	(e) \$6,824.96
f. Postpetition arrearage paid by the trustee:	+ (f) \$6,824.96
g. Total. Add lines b, d, and f.	(g) \$18,106.20

Part 3: Postpetition Mortgage Payment

Check one

☐ Mortgage is paid through the trustee.☒ Mortgage is paid directly by the debtor(s).

Debtor 1

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.



Date 05/07/2025

Signature

Trustee Marie-Ann Greenberg

Address 30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

Contact phone (973) 227-2840

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19-19601

CERTIFICATE OF SERVICE

I did this date serve the attached document(s) on the parties listed below by placing the same in the United States mail with proper postage affixed thereto and addressed as follows:

Debtor(s):

ESTATE OF GAUDIA E SPENCE
7 WHITMAN AVENUE
EAST ORANGE, NJ 07017

ROWAN BOWEN

Debtor(s) Counsel:

JONATHAN KOHN, ESQ.
ROTHBARD ROTHBARD KOHN & KELLA
50 PARK PLACE, SUITE 1228
NEWARK, NJ 07102

Creditor:

MCCALLA RAYMER LEIBERT
PIERCE LLC
485F US HIGHWAY 1 S
ISELIN, NJ 08830

SHELLPOINT MORTGAGE SERVICING
PO BOX 10826
GREENVILLE, SC 29603-0826

Date: 5/7/2025

/s/ CharlesDArrigo

30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550